

Privacy and Security Disclaimers and Warranty

Your privacy is very important to us. We want to assure you that we are committed to protecting your interests and your privacy. Please note that Jaeger & Flynn does not collect personal or confidential information on this site.

State and federal law require financial institutions and Business Associates, including members of the insurance industry, to provide notice to their clients and potential customers regarding the use and protection of their private information, nonpublic personal information (NPI), as well as their personal health information (PHI). This Notice of Privacy and Security Disclaimers and Warranty is designed to inform you generally of the types of private information and NPI we collect and under what circumstances that information may be shared. *Please note that a separate Notice of Privacy Practices specifying the privacy and security of PHI pursuant to HPA can be accessed through the link labeled as such at the bottom of the home page.* The security and privacy of your private information is a priority at Jaeger & Flynn.

Information We May Collect: Following your engagement of a Jaeger & Flynn professional, we may receive private information or NPI about you and the members of your household. Generally, we rely upon the information you provide us, as much of the information we obtain comes directly from your application for our products and services and/or from communications with us about those products and services. We may also obtain private information, NPI and/or PHI from a prior insurance carrier. In addition, we may collect VIN numbers, Driver's License numbers and Social Security numbers for the purpose of quoting insurance.

Use and Sharing of Private Information and/or NPI: We will not share information with non-affiliated third parties. We do not sell customer lists or other protected or confidential information. Moreover, we restrict access to the private information, NPI and PHI we have collected about you to those employees who need to know that information in order to provide products or services to you. We also maintain physical, electronic and procedural safeguards to protect this information from unauthorized access.

Any information that is shared with affiliated parties will be done so in strict compliance with, and only as permitted by, applicable federal and state privacy laws and regulations, and as further described by this notice of JFA's Notice of Privacy Practices. For example, we may share information in response to a valid court order or subpoena, to meet regulatory agency requirements, or as otherwise required by law. Or, for example, we may share transactional information (e.g., premium payment history) and experience information (e.g., type of insurance policy you have) in order to provide the products and services for which you have engaged us.

We do not share your private information except to process transactions or to provide services that you have requested or initiated, and as permitted or required by law. Such information may be shared with businesses that provide investigation, underwriting, policyholder services or claims administration for us or on our behalf, and/or financial institutions that provide premium financing and insurance companies.

Independent Sales Agents: Private information or NPI about you may be collected and retained by your independent sales agent. Your independent sales agent is solely responsible for the use and protection

of the information that he/she collects. You should contact your independent agent if you have any questions regarding his/her use of this information.

Access to Information: You may have access to certain private information and/or NPI we collect to provide you with insurance products and services. You may request such access in writing and send it to the address below. Your request should include your full name, address, telephone number, and policy number if we have issued on your behalf. Upon your request, we will send copies of the private information and/or NPI to you. We may charge a reasonable fee to cover our copying costs. Please note, this section and the "Correction of Information" section below apply to private information and NPI we collect to provide you with insurance coverage.

Correction of Information: You may request to correct information we have on file that was collected in order to provide you with insurance products and services. You must make a request in writing and send it to the address below. Your letter should include your name, address, telephone number and policy number if we have issued a policy on your behalf. We will notify you if we agree and any corrections are made. If we disagree and do not make corrections, we will notify you and provide you with the reason(s) for our refusal.

If you have any questions or complaints about this Notice, please contact us at the following address:

Jaeger & Flynn Associates, Inc.
Attention: Compliance and Contracting Manager
5 Wells Street
Saratoga Springs, NY 12866
518-373-0069

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